Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 1 of 36

## Exhibit A

## HARDMAN GENERAL CONTRACTORS

414 40<sup>TH</sup> Street, Downers Grove, Illions 60515 Tel., 708 473 4043

### Work Proposal

Page 1 of 2

Tom & Rose Wesolec 11113 Boeger ct, Westchester, IL.

Work to be carried out to the specifications of the drawings supplied by Creative Options. project #2014129 A single storey addition to the rear of the above address.

To include the following:

#### Exterior.

- 1, excavation and concrete of new basement and footings.
- 2, Basement window well with escape window.
- Construction of a new roof with white aluminum fascia, soffit ,gutters and ashfelt shingles.
   (To match existing roof which is to remain.)
- 4, Exterior windows to be 2 double hung and 2 awning with aluminum exterior and wood interior stain to match existing.
- 5, Supply and install French doors AL exterior and wood interior.
- 6, Exterior walls of new addition will be brick to match as closely as possible.
- 7, Exterior concrete stoop.

#### Interior

- 1, Framing, Insulation and drywall finish. As per drawings
- 2, Electrical outlets, switches, wall lights, overhead lights as per drawings.
- 3 Supply and install prefabricated fire place with gas log lighter bar.
- 4, Vaulted ceiling as per drawing.
- 5, Remove kitchen wall and make good. To include trim and wall painting.
- 6. Remove patio door from dining room to new family room.
- 7, Base and trim work to be stained to match existing trim work.
- 8, HVAC duct work to be tied into existing system and run into new family room and existing dining room.
- 9, Remove dining room fire place and make good walls and ceiling, cap gas supply.
- 10, All newly constructed walls ceilings will be primed and painted with 2 coats of flat paint.
- 11, All newly installed base and trim will be stained to match existing.
- 12 All debris will be removed from the site.

Material and labor total cost

<u>\$57,000.00</u>

Wall light and ceiling fixtures will be supplied by the client.

Walls and ceiling will be painted with one (1) color flat paint.

Page 2 of 2

## HARDMAN GENERAL CONTRACTORS

414 40<sup>TH</sup> Street, Downers Grove, Illions 60515
Tel., 708 473 4043

#### PROPOSAL ACCEPTANCE

All material is guaranteed to be as specified, and the above work to be performed in accordance with drawings and specifications submitted for the above work, and completed for the sum of

\$57,000.00

With payments to be made as follows: All payments to made to Hardmans General Contractors.

payment with acceptance of proposal

2ND
payment on start of excavation of basement
payment on completion of basement concrete work

4Th
payment on completion of framing, insulation, drywall. = 1/20/17 \$15000.00

Balance on completion and satisfaction

\$ 12000.00

Any additional work or alterations from the above proposal will only be under taken upon written agreement and will be billed separately at a alteration fee of \$250.00 plus alteration costs.

Work to start when Village of Westchester Contractors Registration and Permits are obtained by Hardmans. All exterior work is subject to weather conditions.

All Permit cost are the responsibility of the home owner and will be billed separately.

#### **ACCEPTANCE OF PROPOSAL**

	ifications and conditions are satisfactory and are hereby accepted. You are ork as specified . Payments will be made as outlined above.
Client signature	Thomas Kisolah Date 8-29-14
Client signature	Rose Wesolek
Hardmans Signature	Stuart Hardman

Page 2 of 2

## **HARDMAN GENERAL CONTRACTORS**

414 40<sup>TH</sup> Street, Downers Grove, Illions 60515

Tel., 708 473 4043

### PROPOSAL ACCEPTANCE

All material is guaranteed to be as specified, and the above work to be performed in accordance with drawings and specifications submitted for the above work, and completed for the sum of

\$57,000.00

With payments to be made as follows: All payments to made to Hardmans General Contractors.

payment with acceptance of proposal
payment on start of excavation of basement
payment on completion of basement concrete work
payment on completion of framing, insulation, drywall.

Balance on completion and satisfaction

\$ 12000,00

Any additional work or alterations from the above proposal will only be under taken upon written agreement and will be billed separately at a alteration fee of \$250.00 plus alteration costs.

Work to start when Village of Westchester Contractors Registration and Permits are obtained by Hardmans. All exterior work is subject to weather conditions.

All Permit cost are the responsibility of the home owner and will be billed separately.

### ACCEPTANCE OF PROPOSAL

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Client signatur	te:		Date	08 29 14
Client signature	e .			
Hardmans Sig	gnature	Stuart Hardman	>	

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 5 of 36

## Exhibit B

1	TATE	TOTAL 414 45 11 51	HARDHAN HIT HOTH CF	THATCHAN HIT TO AN CONTROL OF THE STATE OF T	HATEDMAN HAY 45" FF DC 1.  " " " " " " " " " " " " " " " " " " "	HANDONAN HIT HOLD TO TO THE PARTY OF THE PAR
T. SCH. BOL	1	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	15 20 - 15 - 45 - 45 - 45 - 45 - 45 - 45 - 45	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1. 1. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	

Exhibit-B

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 7 of 36

## Exhibit C

## STATE OF ILLINOIS ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION DIVISION OF PROFESSIONAL REGULATION

ILLINOIS DEPARTMENT OF	)		
PROPESSIONAL REGULATION	NC	)	
of the State of Illinois,	Complainant	)	
		)	m., 4 m., cmm.
٧,		) No.	201506728
STUART G. HARDMAN		)	
HARDMAN GENERAL CONT	TRACTORS	)	
Unlicensed,	Respondents	}	

## **CONSENT ORDER**

The Illinois Department of Financial and Professional Regulation, Division of Professional Regulation (hereinafter "the Department") by Eileen T. McGuinness, one of its attorneys, and Stuart G. Hardman and Hardman General Contractors, Respondents, by and through their attorney, Mark B. Grzymala, agree to the following:

### **STIPULATIONS**

Stuart G. Hardman and Hardman General Contractors are not licensed as Roofing Contractors in the State of Illinois. At all times material to the matters set forth in this Consent Order, the Illinois Department of Financial and Professional Regulation or its predecessor, the Department of Professional Regulation of the State of Illinois had jurisdiction over the subject matter and parties to this Consent Order.

Information has come to the attention of the Department that Respondents Stuart G. Hardman and Hardman General Contractors have engaged in conduct which constitutes providing roofing services in the State of Illinois in 2015.

Hardman General Contractors is a business operated in Illinois, with a business location of 414 40th Street in Downers Grove. Illinois. Hardman General Contractors also does business as Hardman Construction and Hardman Custom Homes. Stuart G. Hardman is at least a part owner of Hardman General Contractors. Stuart G. Hardman operates Hardman General Contractors. Stuart G. Hardman is also known as Stu Hardman. On or about July 30, 2014, Stuart G. Hardman applied for a residential building permit in the Village of Westchester. Illinois. The building permit was for the construction of an addition to the residence of Tom and Rose Wesolek, located at 1113 Boeger Court in Westchester, Illinois. "Hardman Construc." is listed as the roofer on the permit application.

Hardman General Contractors offered to the Wesoleks to construct a "single storey (sic) addition" with "a new roof with white aluminum fascia, soffit, gutters and ashfelt (sic) shingles." On or about March 19, 2015, Stuart G. Hardman and his son installed the roof of the addition to the Wesolek residence in Westchester, Illinois. Stuart G. Hardman is not licensed as a Roofing Contractor in the State of Illinois. Stuart G. Hardman's son is not licensed as a Roofing Contractor in the State of Illinois.

Contractors, including Hardman Construction and Hardman Custom Homes are not licensed as Roofing Contractors in the State of Illinois.

Swart G. Hardman engaged in the unlicensed practice of roofing in Illinois. Hardman General Contractors engaged in the unlicensed practice of roofing in Illinois.

If these allegations were proven at a hearing to be true, then these allegations would constitute grounds for the issuance of a Cease and Desist Order, on the authority of 225 ILCS 425/9(a)1, 3, 8, 10 (2012) and (2014, as amended).

The Department has offered this Consent Order to the Respondents. The Respondents are represented by Mark B. Grzymala. Rod Petrick as member of the Rooting Advisory Board was consulted. Eileen T. McGuinness, an attorney for the Department represented the Division.

The Respondents admit the allegations. The Respondent Stuart G. Hardman represents that he did not intend the March roofing work to be permanent and intended to hire a Licensed Roofing Contractor to remove the roofing materials and to install an asphalt shingled roof with adequate ventilation, ice and water shield, adequate treatment of the valleys and abutments to the existing structures, drip edge, flashing and waterproofing of roof penetrations.

The Respondents have been advised of the right to have the pending allegations reduced to a Rule to Show Cause and the right to provide an Answer to the Rule to Show Cause, and the right to administrative review of any Order resulting from a hearing. Respondents knowingly waive each of these rights, as well as any right to administrative review of this Consent Order. Such waiver ceases if this Consent Order is rejected by either the Board or Director. The Respondents have freely and willfully entered into this Consent Order without any threat or coercion by any person. The Respondents have not relied upon any representation made by or on behalf of the Department other than those specifically included herein. The Respondents acknowledge that the Division attorney may be requested to communicate with the Board or Director in furtherance of the approval of this Consent Order.

The Respondents and the Department have agreed, in order to resolve this matter, that the Respondents be permitted to enter into a Consent Order with the Department, providing for an agreement to cease and desist unficensed practice, which is tair and equitable in these circumstances and which is consistent with the best interests of the people of the State of Illinois.

### **CONDITIONS**

WHEREFORE, the Illinois Department of Financial and Professional Regulation, Division of Professional Regulation through Eileen T. McGuinness, its attorney, and Stuart G. Hardman and Hardman General Contractors, Respondents, by and through their attorney, Mark B. Grzymala, agree:

- Respondents shall cease and desist from offering and providing roofing services in the State of Illinois.
- B. The above named Respondents consent to electronic service of this Consent Order in lieu of service

by certified mail. Service shall be made upon Respondent Stuart G. Hardman's email address and Respondents' counsel's email address. The Respondents are willing to accept service of this Consent Order once fully executed by the Department sending an electronic image of the document as an attachment to an email to the Respondents at the email address the Respondents provided.

DIVISION OF PROFESSIONAL REGULATION

C. This Consent Order shall become effective immediately upon signing and approval by the Director of the Division of Professional Regulation of the Illinois Department of Financial and Professional Regulation.

DIVISION OF PROFESSIONAL REGULATION

BRYAN A. SCHNEIDER, SECRETARY

PROFESSIONAL REGULATION OF THE STATE OF ILLINOIS

ILLINOIS DEPARTMENT OF FINANCIAL AND

JAY STEWART DIRECTOR

Case #: 201506728 Unlicensed, no 104 license Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 11 of 36

## **Exhibit D**

## IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS LAW DIVISION

TOM WESOLEK AND ROSE WESOLEK Plaintiff,	)	
I idilitiis,	)	No. 2015 L 008329
-Vs-	)	
	)	
STUART HARDMAN D/B/A HARDMAN	)	
GENERAL CONTRACTORS	)	
Defendant.	)	
OBI	TER	

This cause coming to be heard on a Prove Up in regards to a Default Order entered against Stuart Hardman d/b/a/ Hardman General Contractors, all parties having been given due notice, the court being fully advised of the premises and having considered Plaintiff's Complaint and affidavits as to damages, and the court having jurisdiction over the parties and subject matter,

#### IT IS HEREBY ORDERED

That Judgment is hereby entered in favor of Tom and Rose Wesolek and against Stuart Hardman, individually and d/b/a Hardman General Contractors in the total amount of \$92,624.38.

Additionally, the Court specifically finds (1) that Stuart Hardman engaged in Consumer Fraud and Violated the Illinois Consumer Fraud Act by making false representations to Tom and Rose Wesolek regarding his status as a licensed roofer by identifying himself as the roofer on the building permit he completed for the Wesoleks, (2) that at the time he made these false representations, Stuart Hardman knew they were false, (3) that Stuart Hardman made these false representations with the intention and purpose of deceiving the Wesoleks; (4) that the Wesoleks justifiably relied on Hardman's representations regarding his status as a roofer; and (5) that the Wesoleks sustained loss and damage as the proximate result of Hardman's false representations.

This is a final judgment order and there is no reason to delay enforcement or appeal.

ENTER judge Margaret Ann Brennand

Circuit Court = 1846

Adam Whiteman
Whiteman Borden LLC
118 N. Clinton Street, Ste. LL 380
Chicago, IL 60661
P: 312-655-1000
Adam@WhitemanBorden.com
ARDC No. 6208515

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 13 of 36

## Exhibit E



Please use extreme caution when confronted with the following warning signs of a potential scam:

- 1. Door-to-door salespersons with no local connections who offer to do home repair work for substantially less than the market price.
- 2. Solicitations for repair work from a company that lists only a telephone number or a post office box number to contact, particularly if it is an out-of-state company.
- 3. Contractors who fail to provide customers references when requested.
- 4. Persons who offer to inspect your home for free. Do not admit anyone into your home unless he or she can present authentic identification establishing his or her business status. When in doubt, do not hesitate to call the worker's employer to verify his or her identity.
- 5. Contractors who demand cash payment for a job or ask you to make a check payable to a person other than the owner or company name.
- 6. Offers from a contractor to drive you to the bank to withdraw funds to pay for the work.

## LISA MADIGAN ILLINOIS ATTORNEY GENERAL

If you think you have been defrauded by a contractor or have any questions, please bring your concerns to the attention of your State's Attorney or the Illinois Attorney General's Office.

## Attorney General's Consumer Fraud Hotlines

Springfield 1-800-243-0618 TTY: 1-877-844-5461

Chicago 1-800-386-5438 TTY: 1-800-964-3013

Carbondale 1-800-243-0607 TTY: 1-877-675-9339

www.IllinoisAttorneyGeneral.gov

Printed by authority of the State of Illinois. 02/12 This material is available in alternate format upon request.



Case 16-00667

Doc 1-1 Filed 11/11/16

Entered 11/11/16 14:29:15

Desc Exhibit

## **Consumer Rights Acknowledgement Form**

Homeowner Keep This Part & Pamphlet I, the homeowner, have received from the contractor a copy of the pamphlet titled "Home Repair: Know Your Consumer Rights."

Signature (Homeowner)	Date
Signature (Contractor or Representative)	Date
Name of Contractor's Business	
Address of Contractor's Business	

## **Consumer Rights Acknowledgement Form**

Contractor Keep This Part Only I, the homeowner, have received from the contractor a copy of the pamphlet titled "Home Repair: Know Your Consumer Rights."

Signature (Homeowner)	Date
Signature (Contractor or Representative)	Date
Name of Contractor's Business	
Address of Contractor's Business	**

1. Get all estimates in writing.

CONTEXCITIES Page 15 of 36

- 2. Do not be induced into signing a contract by high-pressure sales tactics.
- 3. Never sign a contract with blank spaces or one you do not fully understand. If you are taking out a loan to finance the work, do not sign the contract before your lender approves the loan.
- 4. You have three business days from the time you sign your contract to cancel any contract if the sale is made at your home. The contractor cannot deprive you of this right by initiating work, selling your contract to a lender, or any other tactic.

If you are planning to file a claim with your insurance company to pay for the work, you may cancel the contract one of two ways, whichever occurs first: (1) within five business days after receiving written notice from the insurance company denying your claim; or (2) within 30 days after you sent a claim to the insurance company.

- 5. If the contractor does business under a name other than the contractor's real name, the business must either be incorporated or registered under the Assumed Business Name Act. Check with the Secretary of State to see if the business is incorporated or with the county clerk to see if the business has registered under the Assumed Business Name Act.
- 6. Homeowners should check with local and county units of government to determine if permits or inspections are required.
- 7. Determine whether the contractor will guarantee his or her work and products.
- 8. Determine whether the contractor has the proper insurance.

- 9. Do not sign a certificate of completion or make final payment until the work is done to your satisfaction.
- 10. Remember, homeowners should know who provides supplies and labor for any work performed on your home. Suppliers and subcontractors have a right to file a lien against your property if the general contractor fails to pay them. To protect your property, request lien waivers from the general contractor.

## BASIC TERMS TO BE INCLUDED IN A CONTRACT

- Contractor's full name, address, and telephone number. Illinois law requires that persons selling home repair and improvement services provide their customers with notice of any change to their business name or address that comes about prior to the agreed dates for beginning or completing the work.
- A description of the work to be performed.
- Starting and estimated completion dates.
- Total cost of work to be performed.
- Schedule and method of payment, including down payment, subsequent payments, and final payment.
- A provision stating the grounds for termination of the contract by either party. However, the homeowner must pay the contractor for work completed. If the contractor fails to commence or complete work within the contracted time period, the homeowner may cancel and may be entitled to a refund of any down payment or other payments made towards the work upon written demand by certified mail.
- Illinois law also requires contractors who offer roofing work to include their Illinois state roofing license name and number on contracts and bids.

Keep a copy of the signed contract in a safe place for reference as needed.

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 16 of 36

## Exhibit F

STATE OF ILLINOIS)

COUNTY OF COOK)

## **CERTIFICATION**

I, Jessica Spencer, do hereby certify that I am the duly appointed Freedom of Information Officer of the Village of Westchester, a municipal corporation in the County and State aforementioned, and

**DO HEREBY CERTIFY** that the attached is a true, full, complete and correct copy of the records responsive to your Freedom of Information Act request that was received by the Village of Westchester on June 13<sup>th</sup>, 2016.

GIVEN under my hand and the corporate seal of said Village this 16<sup>th</sup> day of June, 2016.



esica Spencer

Freedom of Information Officer

#### LAW OFFICES

## STORINO, RAMELLO & DURKIN

9501 WEST DEVON AVENUE ROSEMONT, ILLINOIS 60018

(847) 318-9500

FACSIMILE (847) 318 - 9509

THOMAS J. HALLERAN ERIN C. TINAGLIA ADAM R. DURKIN

JOSEPH G. KUSPER
MARK R. STEPHENS
BRYAN J. BERRY
ANN M. WILLIAMS
LEONARD P. DIORIO
RICHARD F. PELLEGRINO
DONALD J. STORINO II

OF COUNSEL

WEST-1

IN REPLY REFER TO FILE NO.

October 7, 2015

Old Republic Surety Company ATTN: Claims Department claims@orsurety.com

DONALD J. STORINO

MICHAEL K. DURKIN

RICHARD J. RAMELLO

THOMAS M. BASTIAN

JAMES E. MACHOLL

ANTHONY J. CASALE

ANDREW Y. ACKER

PETER A. PACIONE

MICHAEL R. DURKIN

MELISSA M. WOLF MATTHEW G. HOLMES

BRIAN W. BAUGH

NICHOLAS S. PEPPERS

ANGELO F. DEL MARTO

Re: Stuart Hardman D/B/A Hardman General Contractors

414 40<sup>th</sup> Street

**Downers Grove, Illinois 60515** 

Bond No. W150185280

Dear Old Republic Surety Company:

Our office represents the Village of Westchester, an Illinois municipal corporation. Pursuant to Section 5.04.100(a) of the Village of Westchester Municipal Code, when registering as a contractor in the Village of Westchester, contractors are required to provide the Village of Westchester with a Twenty-Five Thousand (\$25,000.00) Dollar license and permit bond. In accordance with Section 5.04.100(a) of the Village of Westchester Municipal Code, Stuart Hardman D/B/A Hardman General Contractors provided the Village of Westchester with a license bond in the amount of Twenty-Five Thousand (\$25,000.00) Dollars, which identifies Old Republic Surety Company as the surety of said bond (Bond No. W150185280). Enclosed please find a copy of Bond No. W150185280.

Please be advised that on or around August 2014, Stuart Hardman D/B/A Hardman General Contractors entered into a contract with residents of the Village of Westchester to perform work related to a single story addition to the property located at 11113 Boeger Court, Westchester, Illinois 60154. This contract required Stuart Hardman D/B/A Hardman General Contractors to perform work to both the exterior and interior of the property. Please be advised that Stuart Hardman D/B/A Hardman General Contractors performed the work at 11113 Boeger Court, Westchester, Illinois 60154, in violation of the Village of Westchester Municipal Code. Enclosed please find an inspection report dated July 22, 2015, highlighting the non-compliant work performed by Stuart Hardman D/B/A Hardman General Contractors at 11113 Boeger Court, Westchester, Illinois 60154, a memorandum from the Village of Westchester's Director of

## STORINO, RAMELLO & DURKIN

Old Republic Surety Company October 7, 2015 Page 2

Community Development dated August 3, 2015, detailing the violations noted in the July 22, 2015, inspection report, and a determination by licensed architect, Christi M. Malone, RA, dated September 18, 2015, indicating the cost to bring the work performed by Stuart Hardman D/B/A Hardman General Contractors at 11113 Boeger Court, Westchester, Illinois 60154 into compliance with the Village of Westchester Municipal Code.

Pursuant to Section 5.04.100(b) of the Village of Westchester Municipal Code, if any contractor registered with the Village of Westchester undertakes work or completes work in violation of the Village of Westchester Municipal Code, the Village of Westchester may make a claim against the contractor's bond. Accordingly, please allow this letter to notify Old Republic Surety Company of the Village of Westchester's claim against Stuart Hardman D/B/A Hardman General Contractors' license bond. Any funds received by the Village of Westchester will be distributed in accordance with Section 5.100(b)(3) of the Village of Westchester Municipal Code.

Thank you in advance for your attention to this matter. Please direct all correspondence concerning this claim to the undersigned. Should you have any questions, please do not hesitate to contact our office.

Very truly yours,

STORINO, RAMELLO & DURKIN
Attorneys for the Village of Westchester

Dun C. Jinaglia Erin C. Tinaglia

### Enclosures: (4)

- 1. License Bond Bond No. W150185280
- 2. July 22, 2015, Inspection Report
- 3. August 3, 2015, Memorandum
- 4. September 18, 2015, Determination from Christi M. Malone, RA



office expensions:

## Old Republic Surety Company

		FICENSE BOND	<u>.</u>	
			•	
KNOW ALL MEN BY THESE PRI	_		I/B/A Hardman Gene	ral Contractors
<del> </del>	414 400	h St. Downers Grove, IL. (	00515	
es Principal, and	Old Republic S	Surety Company	organized un	der the laws of the state of
Wisconsin	as Surety, are	seld and firmly bound unto		·. · · · · · · · · · · · · · · · · · ·
	Village of	Westchester of Westche	ester, IL	
as Obliges in the sum of	····	Twenty Five Thousand	Dollars (\$25,000.00)	
lawful money of the United States	for which payment,	well and truly to be made, w	bind ourseives, our heir	s, executors, administrators,
successors and assigns, jointly a	nd severally, firmly,	by these presents.		•
WHEREAS, the said Principal	has applied to said	Obliges for a license to or p General Contractor	permit as a	
NOW, THEREFORE, THE CON	DITION OF THIS OB	LIGATION IS SUCH, That if	the said Principal shall in	demnity said Obligee against
all toss which the Obligee may be s				• • • • • • • • • • • • • • • • • • • •
	•	•	·	• • •
rule or regulation relating thereto	, inen ine above obiij	lation apail be Acid' otherwi	se to be and rembin in tu	ii ioree and enect.
This obligation may be canceled	d by said Surety by	giving thirty (30) days notice	in writing of its intention	e to do so to said Obligee;
and provided further; that nothing	herein shall affect e	ny rights or liabilities which	shall have accrued unde	r this bond prior to the date
of termination; and the said Su	rety shall be relieved	i of any further liability unde	r this bond thirty (30) day	after receipt of said notice
by the said Obligee	•			
			February 28, 2014	
The term of this bond is for a p	ariod commending_		1 4 5 1 4 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1	
and terminating	· Febru	ery 28, 2015	provide	ed, however, this bond may
: . be continued from:year to year	by continuation car	ificete executed by said Su	rety.	
Signed, sealed and dated the	. 28th	day ofFebi	uary 20	<u>)14</u>
	• .			
		Stuart Hardma	n D/B/A Hardman	General Contractors
		m		· Principal
		By By	m	
	The last the last last last last last last last last			
	3900 0000	Old Republic Su	rety Company	
	(SEAL)			
	( m)	By Phyllis	10-61	
	A PROPERTY OF THE PARTY OF THE	By Fregress	LE CLERAGE A	ist secretary

# OLD REPUBLIC SUREIN COMPANY

**POWER OF ATTORNEY** 

2014

NNOW ALL MEN BY THESE PRESENTS: That OLD REPUBLIC SURETY COMPANY, a Wisconsin stock insurance corporation, does make, constitute and appoint:

Phyllis M. Johnson of Brookfield, Wi

its true and tawfut Attorney(e)-in-Fact, with full power and authority, not exceeding \$10,000,000, for and on behalf of the company as surely, to execute and deliver and affix the seal of the company thereto (if a seal is required), bonds, undertakings, recognizances or other written obligations in the nature thereof, (other then bell bonds, behit depository bonds, mortgage deficiency bonds, mortgage guaranty bonds, guarantees of installment paper and note guaranteeing bonds, solf-insurance workers compensation bonds guaranteeing payment of benefits, asbestos abstement contract bonds, waste imanagement bonds, hazardous weste remediation bonds or black lung bonds), as follows: Effective Date: 2/28/2014 12:00:00 AM

Bond Number: W150185280

Bond Amount:

Twenty Five Thousand Dollars

\$25.000.00

Principal Name: Stuart Hardman D/B/A Hardman General Contractors

Obligee Name: Village of Westchester of Westchester, IL

and to bind OLD REPUBLIC SURETY COMPANY thereby, and all of the acts of said Attorneys-in-Fact, pursuant to those presents, are ratified and confirmed. This appointment is made under and by authority of the board of directors at a special meeting held on February 18, 1982.

This Power of Attorney is signed and sealed by faceimile under and by the suthority of the following resolutions adopted by the board of directors of the CLD REPUBLIC SURETY COMPANY on February 18,1982.

RESCLVED that the president, any vice president or assistant vice president, in conjunction with the secretary or any assistant secretary, may appoint alternates in-fact or agents with authority as defined or limited in the instrument evidencing the appointment in each case, for and on behalf of the company to execute and deliver and deliver and offix the seal of the company to bonds, undertakings, recognizances, and suretyship obligations of all kinds; and said officers may remove any such alterney-in-fact or agent and revoke any Power of Attorney previously granted to such person.

RESOLVED FURTHER that any bond, undertaking, recognizance, or surelyship obligation shall be valid and binding upon the Company

- (i) when signed by the president, any vice president or assistant vice president, and attested and sealed (if a seal be required) by any secretary or assistant secretary or
- (ii) when signed by the president, any vice president or assistant vice president, secretary or assistant secretary, and countersigned and sealed (if a seal be required) by a duly authorized attorney-in-fact or agent; or
- (iii) When duly executed and sealed (if a sual be required) by one or more attorneys-in-fact or agents pursuant to and within the limits of the authority evidenced by the Power of Attorney issued by the company to such persons.

RESOLVED FURTHER that the algnature of any authorized officer and the seal of the company may be affixed by facsimile to any Power of Attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other surelyship obligations of the company; and such signature and seal when so used shall have the same force and effect as though manually affixed.

IN WITNESS WHEREOF, OLD REPUBLIC SURETY COMPANY has caused these presents to be signed by its proper officer, and its comparate seal to be

affixed this 28th	day of _	Februar	y 2014		
			SURE SURE	OLD REPUBL	IC SURETY COMPANY
$\wedge$			Septom 19 Co	1	
Mullism	. Johnsen	J	SEAL	M	. Indie
	statut decidery		1		President
STATE OF WISCONSI	N, COUNTY OF WAU	ikesha - 88	AND SECULATION OF SECURITIES O		
On this2	8th day of	February	2014 , personally cam	is before me.	Alan Paviic
they are the said officer and their signatures as	such officers were du a ci the corporation a	iforesaid, and that the ity affixed and subscri	seal affixed to the above insti bed to the said instrument by t	rument is the seal of the corp he authority of the board of di	cretion, and that said corporate seal rectors of said corporation.
			401A4,	Kallery	Penson
				My Commission Expires:	09/28/2014
CERTIFICATE	•			(Expiration of notary's commi	ission does not favalldate this instrumer
Power of Attorney ren Attorney, are now in fo	tains in full force and	of the QLD REPUB I has not been revol	LIC SURETY COMPANY, a Wiked; and furthermore, that the	Visconsin corporation, CERT Resolutions of the board of	FY that the foregoing and attached directors set forth in the Power of
0834974	NO C SURP?				

Signed and sealed at the City of Brookfield, WI this

ORSC 22202 (3-06)

CAMILLE VAN HAM DBA CAMILLE VAN HAM AGENCY

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Exhibits A-J Page 22 of 36 CONSTRUCTION CODE SERVICES, INC. Building & Fire Protection Plan Review TRAINING • INSPECTIONS • CODE CONSULTING INSPECTION REPORT 2420 Vantage Drive Elgin, IL 60124 (847) 428-7010 (Municipality) Contractor/Owner: Date: Address: Permit No. Project Code No.: 6000 Location: Time: (Building) (Electrical) (Mechanical) (Plumbing) ☐ Concrete Pour ☐ Building ☐ Footing □ Insulation ☐ Foundation ☐ Electric Service ☐ Fire Alarm ☐ Mechanical ☐ Fire Suppression ☐ Electrical ☐ Foundation Backfill □ Zoning □ Plumbing Other: ☐ Re-Inspection C. Final □ Underground □ Rough ☐ Multi-Family ☐ Mobile Home 1 & 2 Family ☐ Commercial/Industrial Inspection Comments: 2 IZVApproved As Noted Received By: Printed Name Printed Name: [ NOTIFIED: Owner □ Contractor □ Applicant ☐ Agent ☐ Mail ☐ Fax Inspection Report Posted BY:

Form - BFCCS - 500 March 2014

Desc Exhibit



## Village of Westchester

10300 ROOSEVELT ROAD, WESTCHESTER, IL 60154 (708)345-0020 FAX (708)345-2873 WWW.WESTCHESTER-IL.ORG

### **MEMORANDUM**

Village President SAM D. PULIA

Village Clerk SHERBY J. MILLER

**Trustees** ANGELO A. CALCAGNO CARL C. CELESTINO FRANK PERRY **CELESTINE REDA NICK STEKER** TOM YURKOVICH

Village Manager JANET M. MATTHYS

Village Attorney MICHAEL K. DURKIN

Erin Tinaglia, Storino, Ramello & Durkin

Melissa Headley, AICP, Director of Community Development

Date: 8/3/15

To:

From:

Inspection Report - 11113 Boeger Ct Re:

Per your request please find each item outlined in the July 22, 2015 inspection report and the corresponding code section from the 2012 International Residential Code.

- Foundation improperly installed = not providing positive drainage as a result of overlapping of materials. <Not per approved stamped drawings.>
  - a. R106.4 Amended construction documents: Work shall be installed in accordance with the approved construction documents, and any changes made during construction that are not in compliance with the approved construction documents shall be resubmitted for approval as an amended set of construction documents.
  - b. R109.4 Approval required. Work shall not be done beyond the point indicated in each successive Inspection without first obtaining the approval of the building official. The building official upon notification, shall make the requested inspections and shall either indicate the portion of the construction that is satisfactory as completed, or shall notify the permit holder or an agent of the permit holder wherein the same fails to comply with this code. Any portions that do not comply shall be corrected and such portion shall not be covered or concealed until authorized by the building official.
  - c. R113.2 Notice of violation. The building official is authorized to serve a notice of violation or order on the person responsible for the erection, construction, alteration, extension, repair, moving, removal, demolition or occupancy of a building or structure in violation of the provisions of this code, or in violation of a detail statement or a plan approved thereunder, or in violation of a permit or certificate issued under the provisions of this code. Such order shall direct the discontinuance of the illegal action or condition and the abatement of the violation.
  - d. R404.1.2 Concrete foundation walls. Concrete foundation walls that support light-frame walls shall be designed and constructed in accordance with the provisions of this section, ACI 318, ACI 332 or PCA 100. Concrete foundation walls that support above-grade concrete walls that are within the applicability limits of Section R611.2 shall be designed and constructed in accordance with the provisions of this section, ACI 318, ACI 332 or PCA 100. Concrete foundation walls that support above-grade concrete walls that are not within the applicability limits of Section R611.2 shall be designed and constructed in accordance with the provisions of ACI 318, ACI 332 or PCA 100. When

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 24 of 36

ACI 318, ACI 332, PCA 100 or the provisions of this section are used to design concrete foundation walls, project drawings, typical details and specifications are not required to bear the seal of the architect or engineer responsible for design, unless otherwise required by the state law of the jurisdiction having authority.

### 2. House wrap/vapor barrier not per manufacturers installation specifications

a. **R106.1.2 Manufacturer's installation instructions.** Manufacturer's installation instructions, as required by this code, shall be available on the job site at the time of inspection.

### 3. Roof framing not built per approved/stamped plans

a. R106.4 Amended construction documents: Work shall be installed in accordance with the approved construction documents, and any changes made during construction that are not in compliance with the approved construction documents shall be resubmitted for approval as an amended set of construction documents.

### 4. Shingles not installed per manufacturers specifications

- a. R106.1.2 Manufacturer's installation instructions. Manufacturer's installation instructions, as required by this code, shall be available on the job site at the time of inspection.
- b. R904.1 Scope. The requirements set forth in this section shall apply to the application of roof covering materials specified herein. Roof assemblies shall be applied in accordance with this chapter and the manufacturer's installation instructions. Installation of roof assemblies shall comply with the applicable provisions of Section R905.
- c. **R905.2 Asphalt shingles.** The installation of asphalt shingles shall comply with the provisions of this section.

### 5. Possible overcut on seatcut/birdsmouth on rafter

- a. **R502.8 Cutting, drilling and notching.** Structural floor members shall not be cut, bored or notched in excess of the limitations specified in this section. See Figure R502.8.
- b. **R802.7.1 Sawn lumber.** Cuts, notches, and holes in solid lumber joists, rafters, blocking and beams shall comply with the provisions of R502.8.1 except that cantilevered portions of rafters shall be permitted in accordance with Section R802.7.1.1.
- 6. **Need to verify engineering on LVC support beams.** Applicant needs to provide additional information to verify the beams meet the following requirements:
  - a. R301.1 Application. Buildings and structures, and all parts thereof, shall be constructed to safely support all loads, including dead loads, live loads, roof loads, flood loads, snow loads, wind loads and seismic loads as prescribed by this code. The construction of buildings and structures in accordance with the provisions of this code shall result in a system that provides a complete load path that meets all requirements for the transfer of all loads from their point of origin through the load-resisting elements to the foundation. Buildings and structures constructed as prescribed by this code are deemed to comply with the requirements of this section.
  - R301.2.3 Snow loads. Wood-framed construction, cold-formed, steel-framed construction and masonry and concrete construction, and structural insulated panel construction in regions with ground snow loads 70 pounds per square foot (3.35 kPa) or less, shall be in accordance with Chapters 5, 6 and 8. Buildings in regions with ground snow loads greater than 70 pounds per square foot (3.35 kPa) shall be designed in accordance with accepted engineering practice.
  - c. R301.5 Live load. The minimum uniformly distributed live load shall be as provided in Table R301.5.
  - d. **R301.6 Roof load.** The roof shall be designed for the live load indicated in Table R301.6 or the snow load indicated in Table R301.2(1), whichever is greater.
  - e. **R802.1.4 Structural glued laminated timbers.** Glued laminated timbers shall be manufactured and identified as required in ANSI/AiTC A190.1 and ASTM D 3737.

### 7. %" T&G subfloor installed incorrectly

- a. **R106.1.2 Manufacturer's installation instructions.** Manufacturer's installation instructions, as required by this code, shall be available on the job site at the time of inspection.
- b. **R503.1 Lumber sheathing.** Maximum allowable spans for lumber used as floor sheathing shall conform to Tables R503.1, R503.2.1.1(1) and R503.2.1.1(2).

## 8. Fireplace - BX furnace chase framed/installed incorrectly < not correct size or to code>

- a. R1003.13 Multiple flues. When two or more flues are located in the same chimney, masonry wythes shall be built between adjacent flue linings. The masonry wythes shall be at least 4 inches (102 mm) thick and bonded into the walls of the chimney.
- b. R1003.15 Flue area (masonry fireplace). Flue sizing for chimneys serving fireplaces shall be in accordance with Section R1003.15.1 or Section R1003.15.2.
- c. R1004.1 General. Factory-built fireplaces shall be listed and labeled and shall be installed in accordance with the conditions of the listing. Factory-built fireplaces shall be tested in accordance with UL 127.
- d. M1805.3 Size of chimney flues. The effective area of a natural draft chimney flue for one appliance shall be not less than the area of the connector to the appliance. The area of chimney flues connected to more than one appliance shall be not less than the area of the largest connector plus 50 percent of the areas of additional chimney connectors.

#### 9. Have construction work not inspected, pass inspections and now covered in drywall

- a. R109.1.4 Frame and masonry inspection. Inspection of framing and masonry construction shall be made after the roof, masonry, all framing, firestopping, draftstopping and bracing are in place and after the plumbing, mechanical and electrical rough inspections are approved.
- b. R109.4 Approval required. Work shall not be done beyond the point indicated in each successive inspection without first obtaining the approval of the building official. The building official upon notification, shall make the requested inspections and shall either indicate the portion of the construction that is satisfactory as completed, or shall notify the permit holder or an agent of the permit holder wherein the same falls to comply with this code. Any portions that do not comply shall be corrected and such portion shall not be covered or concealed until authorized by the building official.

#### 10. Not built per approved/stamped drawings

a. R106.4 Amended construction documents: Work shall be installed in accordance with the approved construction documents, and any changes made during construction that are not in compliance with the approved construction documents shall be resubmitted for approval as an amended set of construction documents.

Wesolek Addition 11113 Boeger Ct. Westchester, IL

9.18.15

Addendum to Letter:

Due to the extensive amount of repairs needed, the improperly built addition should be demolished and rebuilt as specified in the architectural construction drawings with changes, as needed, to the roof framing. The total estimated cost to demolish and rebuild the entire addition is approximately \$72,000. There is also an option to repair and finish the foundation to the best resolution, including re-grading the exterior to prevent water intrusion due to the LOW height of the finished foundation wall. The total estimated cost to demolish all construction above the foundation and rebuild, as well as repair and rebuild the foundation, is approximately \$57,000.

Sincerely,

Christi M. Malone, RA

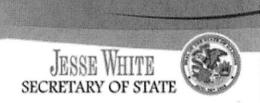
Fille C

505.205.9232

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 27 of 36

## **Exhibit G**

## WWW.CHBERDRIVEILLINOIS.COM



## CORPORATION FILE DETAIL REPORT

Entity Name	HARDMAN HOME BUILDERS CO.	File Number	70538113
Status	ACTIVE		
Entity Type	CORPORATION	Type of Corp	DOMESTIC BCA
Incorporation Date (Domestic)	02/04/2016	State	ILLINOIS
Agent Name	THOMAS HARDMAN	Agent Change Date	02/04/2016
Agent Street Address	414 40TH ST	President Name & Address	
Agent City	DOWNERS GROVE	Secretary Name & Address	¥
Agent Zip	60515	Duration Date	PERPETUAL
Annual Report Filing Date	00/00/0000	For Year	

Return to the Search Screen

Purchase Certificate of Good Standing

(One Certificate per Transaction)

BACK TO CYBERDRIVEILLINOIS.COM HOME PAGE

## Exhibit H

740 Hillgrove

Signature of Owner

# VILLAGE OF WESTERN SPRINGS Application for Building Permit www.wsprings.com

(708) 246-1800, X177 Fax (708) 246-4871

Date Issued:

Western Springs, IL 60558

Identify and Describe Work: HARDMAN Applicant Mailing Address Ste MARDMAN HOME SULPERS P GNAIL COM E-mail Address Applicant's Phone Applicant's Cell Phone Property Owner AMPTON AUE. WESTERN SPEINCS Address of Property Owner's Phone Owner's Cell Phone Estimated Cost of Work Contractor Information 4043 Business Phone Fax# E-mail Address STU. KARDMAN HOME BUILDER O SMA Contact Person UNDER PENALTY OF INTENTIONAL MISREPPRESENTATION AND/OR PERJURY, I declare that I have examined and/or made this application and it is true and correct to the best of my knowledge and belief. I agree to construct said improvement in compliance with all provisions of the applicable ordinances. I realize that the information I have affirmed hereon forms a basis for the issuance of the permit herein applied for and approval of plans in connection therewith shall not be construed to permit any construction upon said premises or use thereof in violation of any provisions of any applicable ordinance or to excuse the owner or his successors in title from complying therewith. Office Use Only Permit #:

\*copy of license required

				in an analysis of the state of
6433	<b>१६५०</b>	WOOD RIDGE	ا دم	1000
630 des	296 089	LANY MOSSON SIBO	מבחבות לחשמית	Water-Sewer
27071	E+7 077	Downers grow	Buloes 6.	Mile/Marble 14390
Eth sot.	eth sot	15 =nn h1H	HARDMAN How	(i) e/Marble (i)
29~	سراب	to lat	<b>→</b> √2~	Sprinkler System
shan	8+70+1	Day were spow	المحسدة ده.	0484 00 h sund
१ १ १ १ १	Sth pat	15 40H HIH	HARDMAN HOWE	Etypical Bailbis
2970	3970		LOUSTRUCTION	State Announce
+77. sot	t97 80t		PLOST AMERICAN	/ V
2540	E8+0	לטטט בנסקיד .	Phomising Co.	JUN *Bnidansa
896 089		6813 HOBSON URURY	Horanaci	**************************************
کده لر ک	とからか	שחשיות ביושחים	Bur 1008 Co.	(g) [laster/Drywall   1390
Sth Rot	(th) Sof	15 404 141	Hromen home	(g) Hewrallyatzeld
2700	Stoa	PORTHCAME DE CUERE		1086 Brived
नेक क्टर	400 059	निर्मात्वे प्रमान	AND CONCRETE CO.	1 / 1
Cto43	हमवम	DOWNENS GRAVE	Berilons le	A M AMOSEW
をかりせ	Eth 80t	मर्य प्रकार रूप मार्थ	Horan Home	6 Marian
57077	5-70-71	Jans Cheur	Builders Co.	( ) All the rotalization
sty let.	Eth set	15 भना गर्भ	HARDINAN HOINE	
(40th 3	8-170-17	DOWNERSGOODE	Buildon Co.	(7) Might SVALLY
Eth Sot	Eth 80t	78 xb4 414	HAROMAN HOINE	(E) July DAVIA
Stoo	Stop	ישמים לספתו נפגנהל ומשר אל היה ל	9	10.86 Buirons
404 089	406 089	t (50)	プロクタ しょうしんとこれ	Dairods
Stoo	&t 00	ナラシッターエ ナラシッターエ ナラシッターエ	7~/	108 E, Britavach
106089	406089	このかみよんとからいのではいると	13295 (WW. CETE	1 45) 6 patterenxity
77191	7719/		(9)	Hectrical* 123
669 80t	569 302		מצוזהם בלבבדפונ	C 10   *[enintra][1]
LE-0643	Hat3	かいいいいかいかいいい	13 प्रा १३०० है।	Demo 14320
Eth set	Eth Set	15 404 711	HEDMAN HOME	(1)
2toc	2+ 00	NAA-12, CLC - CCHC/ 200500 JI	711/	Concrete 280/
406 089	406 059	10537- रिक्निक्ट मिटिया	Buss concert	, , , , otonous
8829	65.83	41979	CALDEWIRY INC	Compositor 14400
129 089	129 059		winde	
54047	ठिक्ता हरमा	DOWNERS GROVE - YEAR	6) conting	General Contractor ()
इसम १०५	\$°€	15 भाग गाम	Horan Home	1000111
Cell Phone	office Phone	Address/City/Zip	omsM	Contractors

Village licenses and bonds are required for all trades except for plumbers and electricians

Project Address



Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 32 of 36

## Exhibit I

# Page 33 of 36

## **CITY OF DARIEN**

## APPLICATION FOR BUILDING PERMIT

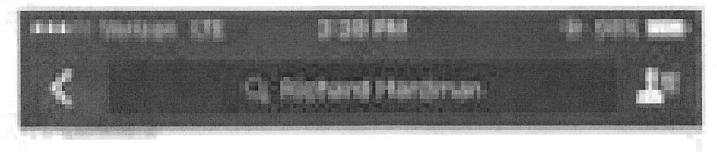
1702 Plainfield Rd, Darien, IL 60561 Phone: 630-353-8115 Fax: 630-852-4709	City of De Receive JUN Q.6 ommunity De	2016 Ym					162	
Property Information		-						
Street Address				Apt#	Zij	P	arcel#	
318 69th STREET			İ					
Subdivision / Business Name				Lot#	Pa	rcel Type	: Zoning:	
HARDMAN HOME B	, , , , , <i>, , , , , , , , , ,</i>	78 /2	4					
Property Owner Information	<u> </u>	<i>P</i> 3 <u>CB</u> .	L_					
Property Owner Name					T	Phone #		
MR. McDANIET		······································					975	095
Address (if different)						Fax#		
318 695 STE	State _		Zip			Email:		
DARIEN	T	7	Zip			222484411		
Construction Information  ResidentialCommercian	ial	Desc	eription	a of Work			Constru Cos	
Other	3	SEASO	N 1.	200N	1		\$ 60,00	90°
Certification:								
I hereby certify that I am the owner of record application as his authorized agent and I agree described in this application is issued, I cert authority to enter areas covered by such perpermit. I understand all permits expire one ye	e to conform ify that the mit at any	n to all applicable code official or reasonable hour	the code	f this jurisd e officials a ce the provi	iction tutho sion	n. In additi rized repressof the con-	on, if a permit sentative shall le(s) applicable	for work have the
The			1	70	8	473	404	3
Applicant Signature			(			Phone #	•	
STUART HARDON Print Name	AN	RAH.	relati	_	_			
Print Name		BEO	<u>-</u> -	_				

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit

	Name and Address	Phone #	Office use onl Lie. Current?
Architect	CREATIVE OPTIONS.		
General Contr.	HARDMAN HOME BULDERS CO. BURS CONCRETE CO.	301 20	est.
Excavation	RUPS CONCETTE CO.	630 212 7278	ER
Concrete			Anni de Constantino
Carpentry	×		
Electrical	BRISCO EZECTICS CO.	708 699 1614	dc
Plumbing			
Sewer			
Mechanical			
Roofing	FIRST AMERICAN.	768 267 0266	OK
Masonry			
Drywall			
Sprinkler	•		
Paving			
Other	Monted Structual System		

Case 16-00667 Doc 1-1 Filed 11/11/16 Entered 11/11/16 14:29:15 Desc Exhibit Exhibits A-J Page 35 of 36

## **Exhibit J**



Richard Hardman with Stuart Hardman and Tem Hardman

Progress pic of the house my brother ded and I have been doing, use to be a hongalow #1448

